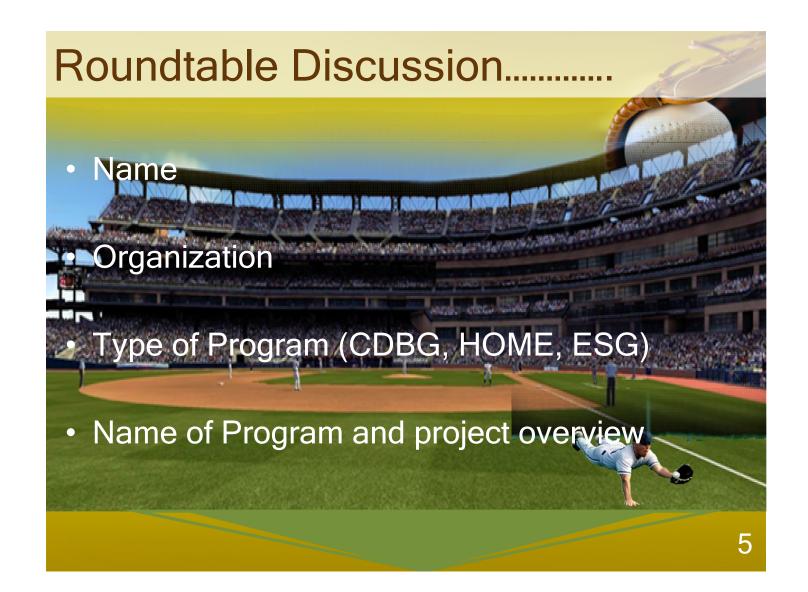




- · Origin: England
- 18th Century in the USA (1744 "A Little Pretty Pocketbook" striking & fielding game with hitting a small hard leather ball with a round wooden bat and running around to 4 bases in order to score.
- Baseball's ancestors appear to be two English games: rounders and cricket.
- By the American Revolution, variations of the game was being played on schoolyards and college campuses across the country.
- 1845, a group of New York City men founded the New York Knickerbocker Baseball Club who developed a new set of rules for baseball.
- 1846, the Knickerbockers played the first official game of baseball against a team of cricket players, beginning a new American Tradition.
- 1871, the first major league baseball game.







Targeted Items

Topics of Discussion.....

- Section 1 Introduction
- Section 2 Overview Components
- Section 3 Agreements
- Section 4 Program Documents
- Section 5 Program Management
- Section 6 Labor Regulations Davis Bacon
- Section 7 Civil Rights Section 504 ADA
- Section 8 Procurement
- Section 9 Monitoring
- Section 10 Close-Out

Who We Are.....

Office of Budget and Grants Management

Staff Name <u>Title</u>

Sabrina Joy-Hogg Assistant City Manager

Kimberley M. Pierce Division Head

Leila J. LaRock Programs Manager

Gregory A. Patrick Management Analyst III

Kathleen A. Broughton Grants Management Assistant

Taylor R. Brinkley Management Analyst I

Marilyn T. Burress Administrative Secretary

City Roles and Objectives.....

- Plan, Administer and Implement HUD's CDBG, HOME and ESG Programs; and City Programs.
- Provide assistance to Subrecipients to understand the importance of their written agreements.
- Coordinate the monitoring of Entitlement funded activities for the Subrecipients and City.



HUD Programs Overview.....

These (3) programs are funded through the U.S. Department of Housing & Urban Development:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)
- Emergency Solutions Grant Program (ESG)

Common Terminology.....

- Entitlement Program
- Grantee
- Sub-recipient (CDBG, HOME & ESG)
- Consolidated Plan/ Annual Plan/ CAPER
- LMA, LMH, LMI, LMJ
- ERRs

Federal & State Requirements.....

- National Objective
- Citizen Participation
- Fair Housing/ Civil Rights (Section 504 ADA)
- Environmental Review
- Acquisition/ Relocation
- Procurement
- Construction and Contract Management
- Labor Standards
- Grants Management System
- Close-Out

Baseball History 2.....



DIVIDIT PULSANTERS AT CAUTIFORY, I. C.

This print depicts Union soldiers playing a baseball game in a Confederate prisoner of war camp in North Carolina during the American Civil War era in 1863.

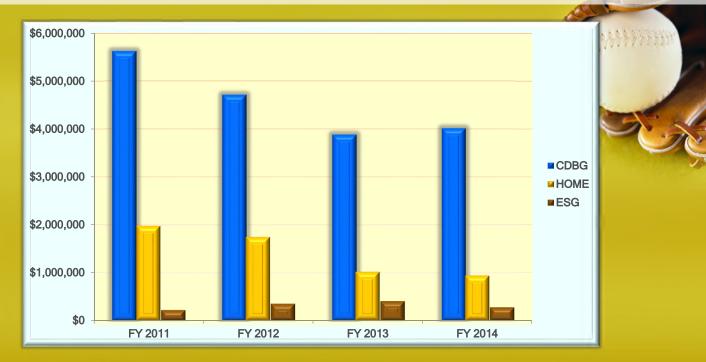
HUD Entitlement History.....

| HUD Program | FY 2011 | FY2012 | FY2013 | FY2014 | Difference (+/-) | % Difference (+/-) |
|---------------------------------|-------------|-------------|-------------|-------------|---------------------|--------------------|
| CDBG | \$5,622,885 | \$4,717,815 | \$3,887,210 | \$4,018,211 | 131,001 | 3.2% |
| НОМЕ | \$1,982,275 | \$1,746,031 | \$1,024,324 | \$948,758 | (\$75,566) | (7.4%) |
| ESG | \$226,225 | \$355,948 | \$408,550 | \$283,584 | (\$124,966) | (30.6%) |
| Total Entitlement Funding | \$7,831,385 | \$6,819,794 | \$5,320,084 | \$5,250,553 | (\$1,499,710) | (34.8%) |

For FY 2013, the City of Norfolk received:

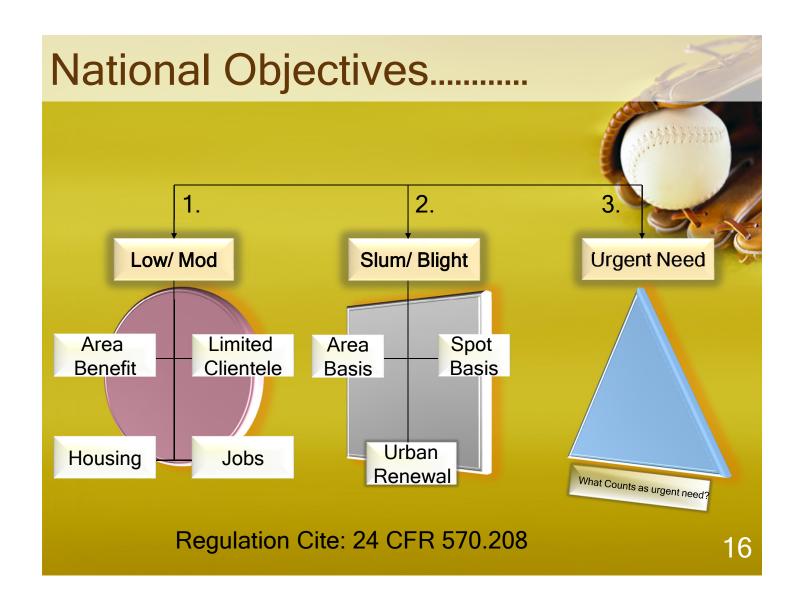
- 17.6% decrease in CDBG Entitlement funding
- 41.3 \$ decrease in HOME Entitlement funding
- 14.8% increase in ESG Entitlement funding

Funding Uncertainty.....



Over 4 years (FY 2011 - 2014) the City of Norfolk has received:

- \$1,604,674 decrease in CDBG Entitlement funding
- \$1,033,517 decrease in HOME Entitlement funding
- \$57,359 increase in ESG Entitlement funding



Match Components.....

- No match required under CDBG.
- ❖ 12.5% match is required under HOME.
- Dollar for Dollar match are required under the ESC
- ❖ Use:
 - Other Federal, state or local funds
 - Donations (cash, supplies, building rent)
 - Volunteer hours (\$5.50 per hour)
- Any funds counted as match must be used for expenses that would be eligible under this program.
- *To count toward the required match for the fiscal year, cash contributions must be expended within the grant period, and noncash contributions must be made within the grant period.

Batter Up!



Program
Implementation
Information

On Deck!....

- Using procurement procedures
- Appropriate documentation
- Adequate project files
- Program Income guidance
- Compliance with construction projects
- Segregation of financial duties
- Financial controls
- Collection of information to adequately report accomplishments
- FOIA



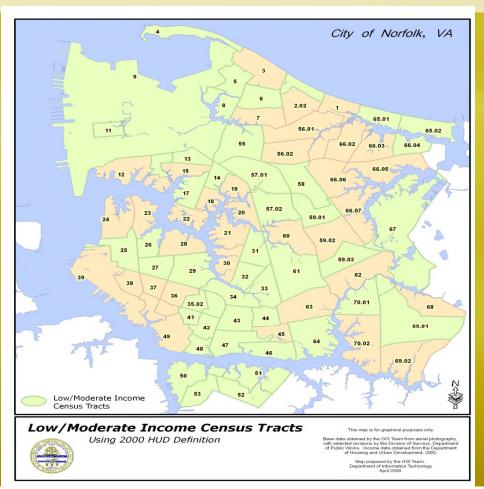
Rules of Engagement.....

Restriction on location of activities (24 CFR 570.309)



- Clients must be Norfolk residents
- Address for each household must be verified
- Household income verification must be documented

Low/Mod Census Tracts.....





Program Income.....

 Gross income received by the Subrecipient that was directly generated or partially assisted from the use of funds.

*Program income is to be recorded and/or to reflect the percentage of funds used as part of its records of financial transactions and submitted to the City for re-payment.

Program Income Examples......

CDBG Program 24 CFR 570.500

- Proceeds from sale of property.
- Proceeds from sale of CDBG equipment purchased

HOME Program 24 CFR 92.2

- Payments of principal and interest made on HOME loans originated by the city.
- Rent security and/or utility deposits returned back to the HOME program.

Emergency Solutions Grant 24 CFR 85.25

 Security and/or utility deposits returned back to the ESG program.

Forfeit and/or Termination.....

- In spite of best efforts, some Subrecipient programs and/or projects may fail to perform.
- Teams (Subrecipients and City) would need to make decisions to suspend or terminate funding.
- Ultimately decision is based on what is best for both teams and the entire community.





Baseball History 3.....





The team had just won the Navy baseball championship held in Key West, Florida, in December 1897, beating a team from the cruiser USS Marblehead eighteen to three. The Maine's star was a black pitcher named William Lambert (upper right), and engine stoker from Hampton, Virginia, who was described by one shipmate as "a master of speed, curves, and control."



Umpire=HUD



Agreements.....

FY 2014 Specific Provisions

Refer to Scope of Services and Budget

- Activity
- Performance Outcomes
- Cost per Unit of Service
- Total No. of Units Per Activity
- Maximum Total Cost Per Year
- FY 2014 Number Served



Agreements and LOAs.....

- ❖ Agreements serve important purposes
 - Establish relationships
 - Specify expectations
 - Require compliance with federal rules
- Enforceable only when executed
 - Time of Performance:
 - CDBG & HOME: July 1, 2013 to June 30, 2014
 - ESG: July 1, 2013 to June 30, 2015
 - Budget revisions may be submitted during the program year.
 - CDBG and HOME = June 15, 2014
 - ESG = June 15, 2015

Agreements.....

CDBG and ESG

Under these programs, Subrecipient agreements include:

- Statement of work
- Records and reports
- Program income
- Disbursement of Funds
- Applicable federal requirements
- Conditions for religious organizations
- Procurement
- Suspension and termination
- Reversion of assets
- Lead Based Paint
- Fair Housing
- Non-Compliance/ Sanctions/ Terminations

Agreements.....

HOME agreements includes the following:

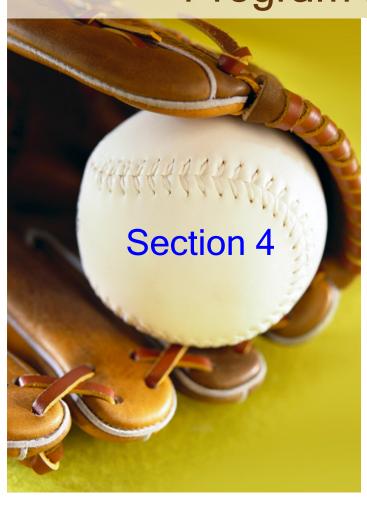
- Statement of work
- Records and reports
- Program income
- Disbursement of Funds
- Applicable federal requirements
- Conditions for religious organizations
- Procurement
- Suspension and termination
- Reversion of assets
- Lead Based Paint
- Fair Housing
- Non-Compliance/ Sanctions/ Terminations
- Affirmative Marketing
- Payment Procedures
- Fair Market Rent Structures
- Property Management Standards
- Recapture Provisions
- HOME Checklist Monitoring
- HOME Rent Limits
- Enforcement Provisions

LOAs.....

- Letters of amendment does not replace the whole original contract, just the part that's changed by the amendment.
- The goal of creating amendments is to be specific and concise as possible.
- Examples of Contract Amendments :
 - Scope of services
 - Date of contract period
 - Award amount



Program Documents





Program Documents.....

Each Subrecipient file should contain:

- Coversheet / Checklist
- Project Status Report
- Client Data Information
- Tally Sheet
- Individual Eligibility Forms
- Employee Input Data
- HMIS Print Outs (if applicable)
- Quarterly Report and/or Annual Performance Report



Important Details.....

- Payment/ Expenditure reports are due within
 10 working days after the end of the month.
- Quarterly reporting periods are due within 15 days after the quarter ends.
- No additional reports necessary if program ends early.
- Ensure DGM corrections are reflected in subsequent reports.
- Homeless providers funded through CoC and ESG require HMIS participation.

Program Reporting Schedule.....

| CHARTER V REPORTING COLERUS E | | | | | | | | | | | | | |
|-------------------------------|--------------------|----------------------|--------------------|--------------------|--------------------|----------------------|--------------------|--------------------|--------------------|----------------------|--------------------|--------------------|--|
| QUARTERLY REPORTING SCHEDULE | | | | | | | | | | | | | |
| Quarter | 1st | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th | 11th | 12th | |
| CDBG (FY 2014) | 7/1/13- 9/30/13 | 10/1/13- 12/31/13 | 1/1/14- 3/31/14 | 4/1/14- 6/30/14 | | | | | | ~ | | | |
| Due Date | 10/15/13 | 01/15/14 | 04/15/14 | 7/15/14 | | | | | | | | | |
| HOME (FY 2014) | 7/1/13- 9/30/13 | 10/1/13- 12/31/13 | 1/1/14- 3/31/14 | 4/1/14- 6/30/14 | 7/1/14- 9/30/14 | 10/1/14- 12/31/14 | 1/1/15- 3/31/15 | 4/1/15- 6/30/15 | 7/1/15- 9/30/15 | 10/1/15- 12/31/15 | 1/1/16- 3/31/16 | 4/1/16- 6/30/16 | |
| Due Date | 10/15/13 | 01/15/14 | 04/15/14 | 7/15/14 | 10/15/14 | 01/15/15 | 04/15/15 | 07/15/15 | 10/15/15 | 01/15/16 | 04/15/16 | 07/15/16 | |
| ESG (FY 2014) | 7/1/13- 9/30/13 | 10/1/13- 12/31/13 | 1/1/14- 3/31/14 | 4/1/14- 6/30/14 | 7/1/14- 9/30/14 | 10/1/14- 12/31/14 | 1/1/15- 3/31/15 | 4/1/15- 6/30/15 | | | | | |
| Due Date | 10/15/13 | 01/15/14 | 04/15/14 | 7/15/14 | 10/15/14 | 01/15/15 | 04/15/15 | 07/15/15 | | | | | |

The table outlines the quarterly report time period and identifies due dates for each report.

Keeping Score.....

Quarterly Reporting Expectations

- Grantee reviews and approves performance standards based on application.
 - Completion deadlines
 - Data Collection
 - Milestones
 - Payment schedule
 - Reimbursement
 - Developer fees
 - Data Collection



Measuring Performance.....

Data Collection

- Subrecipients identify data to collect
- CHDOs & Subrecipients establish routines to collect data, report & submit
- Subrecipients to coordinate with their partners to obtain data

Bottom of the Third.....

- Your agency is at 25% of the contract goals for the reporting month of February 2014.
- However, the agency should be at 50% of the contract goal through January 2014.
- What must the agency make sure to do on the next quarterly report period?

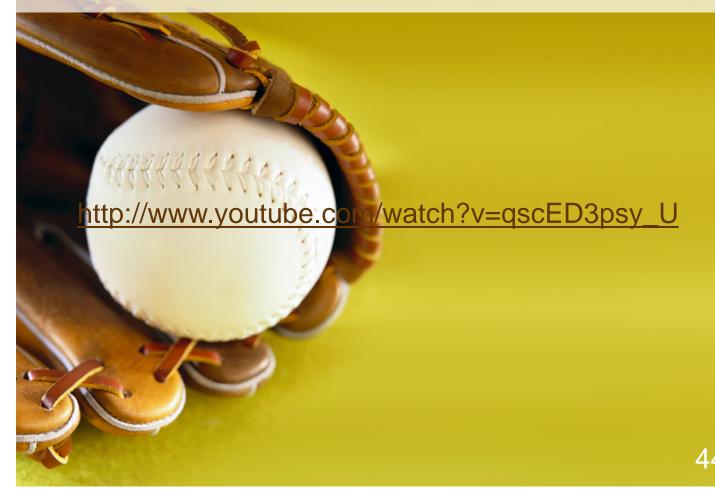
Answer: Bottom of the Third......

The agency must provide an explanation on the quarterly report, explaining and answering:

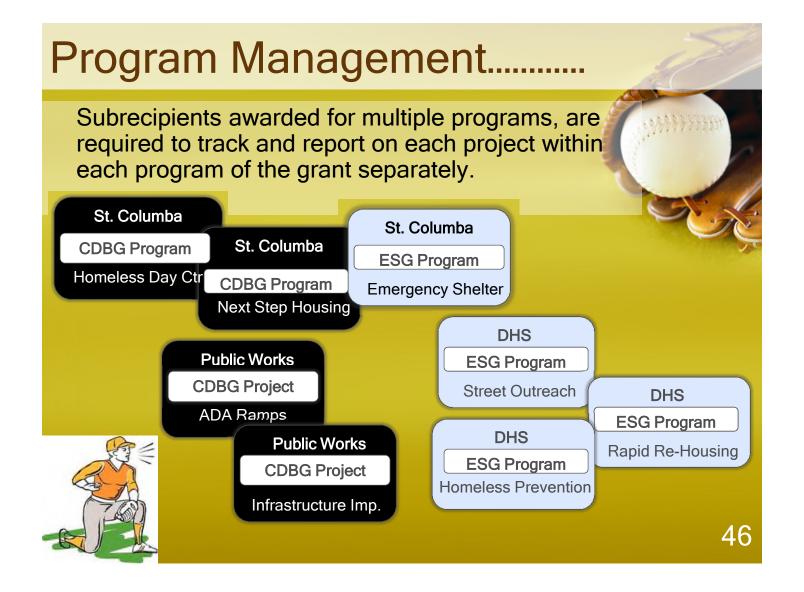
- · Why the project had short-falls; and
- Will the agency be able to meet its projected goals?











Records Management.....

Contents of Overall Project Folder

- Award letter
- Subrecipient Training Acknowledgment
- Copy of presentation
- Documents containing:
 - Programmatic reporting templates and guidance material
 - ✓ including income verifications
 - Financial reporting templates and guidance material



HUD Income Limits.....

51% of persons served must be extremely low/low/mod income Annual Income <u>Does Not</u> have to be reported for persons that are Presumed Benefit

| | HOUSEHOLD SIZE | | | | | | | | | |
|--|----------------|--------|--------|--------|--------|--------|--------|--------|--|--|
| 2013 INCOME CATEGORIES | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | | |
| Extremely Low Income (Limits based on 0-30% of area median income) | 15,400 | 17,600 | 19,800 | 22,000 | 23,800 | 25,550 | 27,300 | 29,050 | | |
| Low Income (Limits based on 31-50% of area median income) | 25,700 | 29,350 | 33,000 | 36,650 | 39,600 | 42,550 | 45,450 | 48,400 | | |
| Moderate Income (Limits based on 51-80% of area median income) | 41,100 | 46,950 | 51,050 | 58,650 | 63,350 | 68,050 | 72,750 | 77,450 | | |

Source: U.S. Department of Housing and Urban Development Income Limits effective March 15, 2013

Household Income.....

Refer to the Household Income handout:

Verifying Household Income

Also refer to the **OneCPD Resource Exchange**:

CPD Income Eligibility Calculator

https://www.onecpd.info/incomecalculator/dashboard/?nocache=1

For further details refer to:

 Technical Guide for Determining Income and Allowances for the HOME Program

http://archives.hud.gov/offices/cpd/affordablehousing/modelguides/1780.pdf

Presumed Benefit.....

Activities that exclusively serve a group of persons in any one of the following categories is presumed to benefit persons, 51% of whom are low to moderate income:

- Abused children
- Battered spouses
- Elderly persons
- Severely disabled adults
- Homeless persons
- Illiterate adults
- Persons living with HIV/AIDS
- Migrant farm workers

Report & Record Keeping......

- Contract related reporting:
 - Contract and Subcontract Activity Report (quarterly)
 - Section 3 Report
 - Labor Standards Report (quarterly)
- Maintain files for 5 years after close-out
- ❖ DGM will monitor for compliance

Tracking Funds.....

Set up your financial system to include grant specific tracking



- ❖ Review Federal requirements:
 - OMB A-110, A-122, A-133
- Prepare for an audit

Watch Out for Foul Balls.....

- Committing funds before conducting an ERR.
- · Using improper procurement procedures.
- Noncompliance with Section 3 for construction services.
- Failure to segregate financial duties; lack of financial control.
- Inadequate monitoring of contractors and Subrecipients.

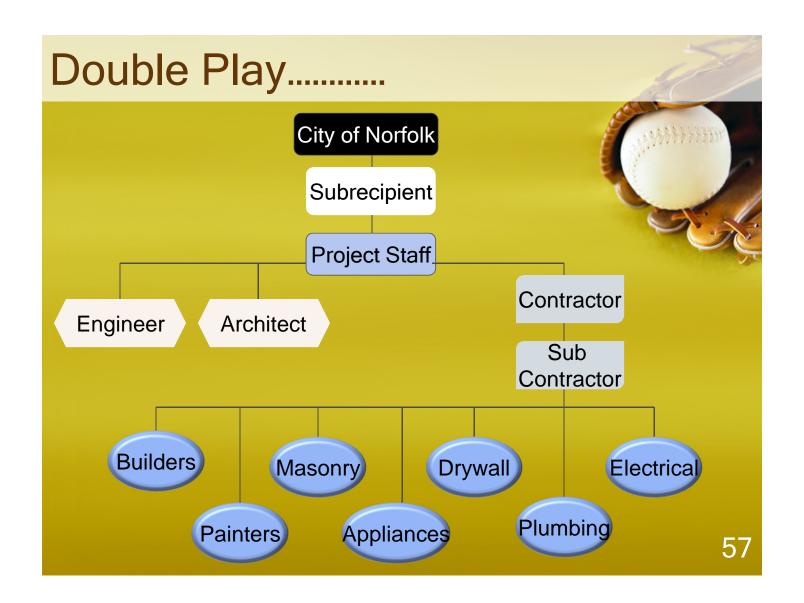
Watch Out for Foul Balls.....

- Inadequate documentation of invoices and receipts.
- Noncompliance with Davis Bacon Labor requirements.
- Inadequate project files.
- Not collecting the required information to adequately report on a project.

Labor Regulations Davis Bacon.....







Davis Bacon Act.....

Watch for these foul balls....

What does this mean for you?



http://www.wdol.gov/

http://www.dol.gov/whd/whdkeyp.htm

Davis Bacon Act.....

- U.S. Federal law established the requirement for paying the local prevailing wages on public works projects for laborers and mechanics.
- It applies to contractors and subcontractors performing on federally funded or assisted contracts in excess of \$2,000 for construction, residential, heavy, buildings and highway.

Davis Bacon Act.....

 The agency responsible for collecting and disseminating the prevailing wage data is Wage and Hour Division (WHD) of the U.S. Department of Labor (DOL).

Involves 4 steps:

- 1. Planning & scheduling of surveys
- 2. Conducting the surveys
- 3. Clarifying and analyzing the respondent's data
- 4. Issuing the wage determinations.

Davis Bacon Act (DBA)...... Example:

- The DBA wage determination requires \$18.00 per hour basic hourly wage rate, and \$3.00 per hour fringe benefits, for a total obligation of \$21.00 per hour for the worker.
- The contractor may pay the entire \$21.00 per hour in cash to the worker.
- Or may pay \$18.00 per hour in cash and provide a bona fide health insurance that costs the contractor \$3.00 per hour in premiums.
- Or, the contractor may pay \$20.00 per hour in cash and provide \$1.00 per hour in benefits.
- Or the contractor may pay \$16.00 per hour in cash, and provide \$5.00 per hour in fringe benefits.

Recording Davis Bacon.....

- Contractors are obligated to record and report the type of payments made each week to meet their DBA requirement for wages and fringe benefits for each worker;
- Payments made in cash to the worker in lieu of providing a fringe benefit plan;
- Payments made to provide plans for each worker; and
- Any combination of cash and benefit plan provided to each worker.

(See Section 3-2F of the Desk Guide on payment of DBA fringe benefits, and Chapter 4 on preparing certified payrolls.)

Recording Davis Bacon.....

Watch for those fly balls......

- Workers performing at two or more classifications.
- Contractors are required to pay the worker no less than the DBA wage rate for each of the hours worked at these classifications.
- Failure to record the hours worked at each classification will result in DOL requiring the contractor to pay all hours worked that week at the highest of the multiple wage rates.

(See Section 3-3C of the Desk Guide on the proper computation of overtime compensation for a worker at multiple wage rates.)

http://www.dol.gov/whd/whdkeyp.htm

Davis Bacon Common Errors.....

- Incomplete or inadequate payroll information
- Missing addresses and identifying worker number
- Classifications
- Apprentices and Trainees.
 - Most typical violation is the contractor's failure to submit documentation evidencing the worker's enrollment in an approved program.
 - Contractor failure to comply with the apprenticeship program's ratio of apprentices to journeymen.
- Overtime Compensation
- Fringe Benefits
- Signature

http://www.dol.gov/whd/whdkeyp.htm







Civil Right Section 504 ADA..

- Compliance with Section 504 Requirements (24 CFR 8.50(a))
- Self-evaluation of current policies and practices regarding requirements to be accessible to individuals with disabilities
- Self-evaluation of buildings and structures to determine if they can be approached, entered and used by persons with disabilities

Civil Rights Section 3 Provision of HUD Act of 1968.....

- Employment requirements
- Contracting requirements
- Other employment and business related economic opportunities

Ensure when employment or contracting opportunities given preference to low- and very low income persons or businesses residing in community where project is located.





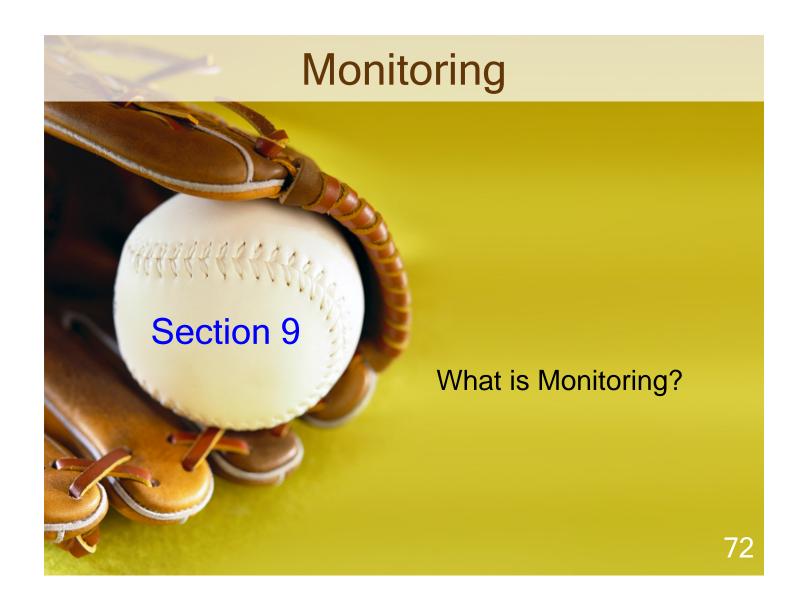
Roles and Relationships and Impact on Procurement

Procurement.....

- Follow a free and open competitive process in securing products or services.
- Properly document purchasing activities and decisions.
- Properly bond and insure work involving large construction contracts and/or subcontracts.
- Use local businesses and contract with small, minority and/or women owned businesses to the maximum extent feasible.
- No matter how little the amount, it is important to ensure that the prices you pay are competitive and getting good value.
- Pay a fair price.

Procurement.....

- When using Federal funds to purchase material or services, <u>it is not</u> sufficient to state that you got the lowest possible price and followed the rules.
- You have to be able to <u>prove</u> it.
- Therefore, to avoid disallowed costs and/or recapture of payments, it is necessary that you document the background, need, and the details of every purchasing decision, whether it involves renting an office or buying two-by-fours.
- This may be burdensome, but <u>full documentation</u> can only help to avoid serious problems and a lot of extra work in the long run.



Monitoring.....

- More than on-site visits
- Any action taken by grantee throughout the life of a grant to ensure legal compliance and program performance
- Ongoing process
- Desk monitoring

A-133 Compliance Supplement.....

- Pass-through entity is responsible for duringthe-award monitoring, through:
 - Reporting: reviewing subrecipient financial *AND* performance reports;
 - Onsite reviews: review programmatic *AND* financial records and observe operations;
 - Regular contact; OR
 - Other means
- STANDARD: Monitoring efforts must provide a reasonable assurance that a subrecipient administers Federal funds in compliance with laws and regulations and that performance goals are achieved

A-133 Compliance Supplement.....

- Additional requirements American Recovery and Reinvestment Act (ARRA)
 - Informing Subrecipients of the requirement to register in the Central Contractor Registration (CCR), including obtaining a Dun and Bradstreet Data Universal Numbering System (DUNS) number.
 - Keeping this information current (including performing periodic checks).
- Advises auditors and the city to test the subrecipient to determine whether they are registered.

Monitoring.....

City shall....[m]onitor the activities of subrecipients as necessary to ensure:

- Federal awards are used for authorized purposes in compliance with laws, regulations, and
- Provisions of contracts or grant agreements and that performance goals are achieved.

OMB Circular A-133___.400(d)(3), issued under the Single Audit Act of 1984, P.L. 98-502, and the Single Audit Act Amendments of 1996, P.L. 104-156.

Risk Assessment.....

Risk Indicators Identify appropriate risk indicators, and assign each a value or weight.

Risk Assessment Evaluate and rank subrecipients and programs based on relative risk.

Resource Assessment • Identify available monitoring resources and staff - weigh against monitoring needs.

Monitoring Plan Adjust monitoring plan, including monitoring activities and schedule based on risk and resource assessments.

Follow Up

 Ensure Subrecipients have cleared non-compliance monitoring issues----otherwise may face possible sanctions, and/or termination of contract.

Risk Indicators.....



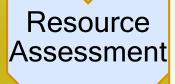
- Subrecipient Risk
- Award amount
- New or returning Subrecipients
- History of non-compliance
- New personnel
- New or substantially changed systems

Risk Assessment.....



- Evaluate Subrecipient and programs against risk indicators
- Rank Subrecipients and programs by risk
- Perform analysis regularly to account for changes in risk level

Resource Assessment.....



- Determine the amount and types of resources needed to monitor subrecipients and their programs.
- Identify available resources
- Identify resource limitations

Monitoring Plan.....



- Reconcile difference between need and availability of resources
- Adjust monitoring schedule based on identified risks and available resources
- Schedule technical assistance based on identified risks

Follow Up.....

Follow Up

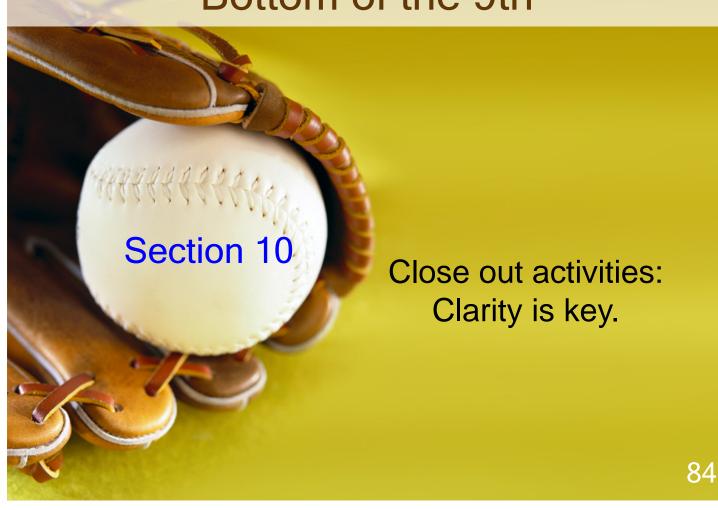
- Reconcile difference between need and availability of resources
- Adjust monitoring schedule based on identified risks and available resources
- Schedule technical assistance based on identified risks

Baseball History 5.....

- September 20, 2014 at Brookside Stadium
- Cleveland, Ohio
- Amateur Championship Game
- Attendance 100,000 people
- Telling's Strollers over the Hanna's Cleaners 8-3







Program Close Out.....

Subrecipient *submits* the following to the city:

- Final program performance or progress report
- Financial status report (including all program income)
- Final payment requests (program expenses)
- Final inventory of property in the Subrecipient's possession that was acquired or improved with Entitlement funds
- Financial Audit report

City of Norfolk *completes* the following:

- Processes final payment request
- Enters accomplishments data into HUD's database
- Issues a Close-Out Letter to the Subrecipient

1. On the date that its Subrecipient
Agreement with the City of Norfolk expired,
the XYZ Agency submitted final performance,
financial status, and inventory reports, and
final request for payment.

Once the final payment is received from the City of Norfolk, can the XYZ Agency consider itself "Closed-Out"?

Answer: Yes or No

1. Answer: No

It is up to the City of Norfolk to determine when the conditions for "Close Out" have been satisfied.

Until the Subrecipient receives a formal notification, it should not assume that any program activity has been closed out.

2. Although its CDBG funded \$500,000 housing rehabilitation effort over the last year had not yet been audited, when the funds were fully expended and assisted units completed, the ABC Company submitted its final reports to the City of Norfolk and received certification that the Subrecipient considered its program to be closed out.

Must the ABC Company still arrange for an audit of its CDBG funds?

Answer: Yes or No

2. Answer: Yes

The applicable regulations are clear that the closeout of a CDBG award does not affect the Subrecipient's audit requirement.

And according to OMB Circular A-133, any entity that expends \$500,000 or more a year in Federal financial assistance must have an audit completed in accordance with the standards found in that circular.



Reference Tools.....

- CDBG Playing by the Rules
 http://www.hud.gov/offices/cpd/communitydevelopment/library/subrecipient/playing/chapter1.doc
- Forms are located on the CD provided and at our Grants Management webpage, which will be: http://www.norfolk.gov/grants
- Please visit the U.S. Department of Housing and Urban Development (HUD) website for references and links to all applicable rules, laws, and regulations.
- http://www.hud.gov/offices/cpd/homeless/programs/index.cfm
- http://www.hud.gov/offices/cpd/communitydevelopment/programs/ index.cfm
- http://www.access.gpo.gov/nara/cfr/waisidx 04/24cfr570 04.html
- http://www.gpoaccess.gov/cfr/retrieve.html

Baseball History 6.....



1926Yankeesincluded:

- Babe Ruth, Earle Combs, Lou Gehrig, Waite Hoyte, Tony Lazzeri, Herb Pennock, and manager Miller Huggins.
- When this portrait was taken, they had just lost the World Series to the St. Louis Cardinals.

Baseball History 7.....

- 1936, First Hall of Fame Class
- Located in Cooperstown, New York
- National League Baseball
- Five baseball players became members.
 - ✓ Ty Cobb (over 24 years, Detroit Tigers w/ 2,245 runs, 892 stolen bases),
 - ✓ Walter Johnson (21 seasons as pitcher with 3,508 strikeouts w/ Washington Senators),
 - ✓ Christy Mathewson (17 seasons w/ New York Giants as pitcher, 373 wins),
 - √ Honus Wagner (21 years w/ Pittsburgh Pirtates, 722 stolen bases), and
 - ✓ <u>Babe Ruth</u> (714 homeruns, 60 homeruns in 1927 season, teamed with Lou Gehrig from 1923-1934, the two formed baseball's most devastating hitting tandem ever).

